Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Joseph First name	First name
	your driver's license or passport).	Trinity Middle name	Middle name
	Bring your picture identification to your meeting	Medina Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX - <u>5236</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9 xx - xx	9xx - xx

Case 16-05920 Entered 02/23/16 14:46:47 Filed 02/23/16 Doc 1 Desc Main Page 2 of 61

Document Medina Trinity Joseph Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4047 N Francisco Ave Number Street Unit 2nd FI	Number Street
		Chicago IL 60618 City State ZIP Code COOK County	City State ZIP Code County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408
			

Debtor 1 Joseph Trinity Document Medina Page 3

Page 3 of 61

Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy Case							
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	are choosing to file	☐ Chapter 7 ☐ Chapter 11							
	under								
		☐ Chapter 12							
		■ Chapter 13							
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.							
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).							
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.							
9.	Have you filed for bankruptcy within the	■ No							
	last 8 years?	Yes. District None When Case Number MM / DD / YYYY							
		District None When Case Number							
		District When Case Number MM / DD / YYYY							
10.	Are any bankruptcy	■ No							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by	☐ Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY							
	affiliate?	Debtor Relationship to you District When Case Number, if known MM / DD / YYYY							
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? 							
		 No. Go to line 12. ☐ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition. 							

Debtor 1	Case 16-0592 Joseph First Name	20 Doc Trinity Middle Name	1 Filed 02/23 Docume Medina	nt Page 4 of 61	/16 14:46:47 • Number (if known)	Desc Main	
Part 3:	Report About Any Busin	nesses You Owr	as a Sole Proprietor				
of bu As bu income se a country so se	re you a sole proprietor any full- or part-time usiness? sole proprietorship is a siness you operate as an dividual, and is not a sparate legal entity such as corporation, partnerhsip, or C. you have more than one le proprietorship, use a parate sheed and attach it this petition.	■ No. □ Yes.	Go to Part 4. Name and location of b Name of business, if any Number Street	usiness			
	·		City		State	Zip Code	
			☐ Health Care Busin ☐ Single Asset Real ☐ Stockbroker (as d	box to describe your business: ness (as defined in 11 U.S.C. § 101 I Estate (as defined in 11 U.S.C. § defined in 11 U.S.C. § 101(53A)) er (as defined in 11 U.S.C. § 101(6) e	101(51B))		
Ch Ba ar de Fo bu	re you filing under hapter 11 of the ankruptcy Code and re you a <i>small business</i> ebtor? or a definition of <i>small siness debtor</i> , see U.S.C. § 101(51D).	appropriate balance strong document No. I	the deadlines. If you indicate, statement of operates do not exist, follow the am not filing under Chapter he Bankruptcy Code. am filing under Chapter he Bankruptcy Code.	the court must know whether you a tate that you are a small business de tions, cash-flow statement, and fed procedure in 11 U.S.C. § 1116(1)(E oter 11. 11, but I am NOT a small business 11 and I am a small business debt	ebtor, you must attach eral income tax return of B). debtor according to the cor according to the	your most recent or if any of these e definition in	
pr all of ind pu Or pr im Fo	o you own or have any roperty that poses or is leged to pose a threat imminent and dentifiable hazard to ublic health or safety? If do you own any roperty that needs amediate attention? Or example, do you own erishable goods, or livestock at must be fed, or a building		What is the hazard?	needed, why is it needed?			

Number

City

Street

Where is the property? _

State

ZIP Code

Debtor 1

Document Medina

Page 5 of 61

Joseph Trinity

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Joseph Trinity Medina

Debtor 1

Entered 02/23/16 14:46:47 Desc Main Page 6 of 61

Case Number (if known)

	riist Name	Middle Name Last Name						
Pai	1 6: Answer These Questions	for Reporting Purposes						
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.						
		16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c.						
		Yes. Go to line 17. 16c. State the type of debts you	owe that are not consumer debts or bus	siness debts.				
17.	Are you filing under Chapter 7?	No. I am not filing under C						
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		oter 7. Do you estimate that after any exes are paid that funds will be available t					
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000				
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
Pai	Sign Below							
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I under Chap of title 11, United States Code. I under Chap of title 11, United States Code.	I I declare under penalty of perjury that pter 7, I am aware that I may proceed, i understand the relief available under ea	f eligible, under Chapter 7, 11,12, or 13				
			I did not pay or agree to pay someone ond read the notice required by 11 U.S.C	who is not an attorney to help me fill out . § 342(b).				
		I request relief in accordance with	the chapter of title 11, United States C	ode, specified in this petition.				
		_	in fines up to \$250,000, or imprisonme	money or property by fraud in connection nt for up to 20 years, or both.				
		/s/ Joseph Trinity Me Signature of Debtor 1	dina 🗶	Signature of Debtor 2				
		Executed on 01/26/201	6	Executed on				

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 7 of 61

Debtor 1	Joseph	Trinity	Medina	Page 7 01 61	ase Number	(if known)	
	First Name	Middle Name	Last Name	-			
•	r attorney, if you are nted by one	proceed under Chapter each chapter for which	7, 11, 12, or 13 of title the person is eligible.	netition, declare that I have 11, United States Code, I also certify that I have d 07(b)(4)(D) applies, certify	and have ex elivered to t	oplained the relief available the debtor(s) the notice re	ole under equired by
if you are not represented by an attorney, you do not		the information in the schedules filed with the petition is incorrect.					
need to	file this page.	🗶 /s/ Wylie \	N Mok		Date	Date: 02/16/201	6
		Signature of Attor	rney for Debtor			MM / DD / YYYY	
		Wylie W N	lok				
		Printed name					
		Geraci Lav	W L.L.C.				
			roe St., #3400				
		Number Street	·				
					IL	60603	
		City			State	ZIP Code	
		Contact Phone _	312-332-1800		Email ad	dressndil@geraci	law.com
		6293407				II	

State

Bar number

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 8 of 61

Fill in this information to identify your case:					
Debtor 1	Joseph	Trinity	Medina		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>		
Case Number (If known)	Г				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$0
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 1,400
1c. Cop	y line 63, Total of all property on Schedule A/B	\$ 1,400
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	le D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$11,120
3ь. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u>\$18,455</u>
Part 3:	Summarize Your Liabilities	
	le I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$3,133.13
	le J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$2,665.00

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Page 9 of 61 Document Joseph Trinity Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,033.23 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 11,120.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00

\$ 0.00

\$ 0.00

\$<u>11</u>,120.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

Fill in this in		ntify your case and this filing:	Filod 02/22/16	Entered 02/23/16 14:46:47 0 of 61	Desc N	Main	
	losenh	Trinity	Medina	0 0.01			
Debtor 1	Joseph First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
		or the : <u>NORTHERN</u> District of _	(State)		Пс	heck if this is a	n
Case Number (If known)					_	mended filing	11
Official F	orm 106A	/B				· ·	
	e A/B: Pr						12/15
ategory where esponsible for ages, write you Part 1:	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and accu	rate as possible. If two m s needed, attach a separa very question. Real Esate You Own or Ha		ally		
No. Yes. Add the doll	Describe	portion you own for all of your	entries fro Part 1, includi	ng any entries for pages			
	•	Write that number here	•				\$0.00
Part 2:	Describe Your Vel	hicles					
03. Cars, vans No. Yes. 04. Watercraft Examples: No. Yes. 5. Add the doll	Describe , aircraft, motor Boats, trailers, mot Describe lar value of the p	homes, ATVs and other recreators, personal watercraft, fishing vess portion you own for all of your object. Write that number here	ycles tional vehicles, other veh els, snowmobiles, motorcycle	accessories ng any entries for pages			\$ 0.00
Part 3:	Describe Your Per	rsonal and Household Items					
	have any legal	or equitable interest in any of t	he following items?		por Do r	rent value of the tion you own? not deduct secured xemptions	
	I goods and furr Major appliances, f Describe	nishings iurniture, linens, china, kitchenware					
163.	Describe	Furniture, linens, small appliances,	table & chairs, bedroom set		\$700	\$	700.00
collections;	Televisions and rad electronic devices	dios; audio, video, stereo, and digital including cell phones, cameras, med		rs, scanners; music			
Yes.	Describe	Flat screen TV, computer, printer, r	nusic collection, cell phone	:	\$500	\$	500.00
	Antiques and figuri	nes; paintings, prints, or other artwor		objects;		<u> </u>	_
Yes.	Describe					\$	0.00

Debtor 1 Joseph Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 11 of 61 Last Name Page 11 of 61 Last Name

09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and and kayaks; carpentry tools; musical instrument No.	d other hobby equipment; bicycles, pool tables, golf clubs, sk nts	is; canoes	
Yes. Describe			\$ <u>0.0</u> 0
Examples: Pistols, rifles, shotguns, ammunition No.	n, and related equipment		
Yes. Describe			\$0.00
Examples: Everyday clothes, furs, leather coal	ts, designer wear, shoes, accessories		
Yes. Describe	ies, shoes	\$100	\$ 100.00
12. Jewelry Examples: Everyday jewelry, costume jewelry, gold, silver No.	engagement rings, wedding rings, heirloom jewelry, watche	s, gems,	, ,
Yes. Describe			\$0.0 <u>0</u> 0
13. Non-farm animals Examples: Dogs, cats, birds, horses No.			
Yes. Describe			\$ <u>0.0</u> 0
No.	s you did not already list, including any health aids	s you did not list	1
Yes. Describe			
15. Add the dollar value of all of your entries	s from Part 3, including any entries for pages you l	nave attached	\$0.00
-	s from Part 3, including any entries for pages you l		\$ 0.00
-			, , , , , , , , , , , , , , , , , , , ,
for Part 3. Write that number here			, ,
for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable in		>	\$1,300.00 Current value of the portion you own? Do not deduct secured claims
for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable in 16. Cash Examples: Money you have in your wallet, in your	nterest in any of the following?	>	\$1,300.00 Current value of the portion you own? Do not deduct secured claims
for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable in the second of the second o	nterest in any of the following?	your petition	\$1,300.00 Current value of the portion you own? Do not deduct secured claims or exemptions
part 4: Describe Your Financial Assets Do you own or have any legal or equitable in the samples: Money you have in your wallet, in you have money Examples: Checking, savings, or other financial and other similar institutions. If you have multipart was not you have multipart wallet.	nterest in any of the following? Four home, in a safe deposit box, and on hand when you file al accounts; certificates of deposit; shares in credit unions, be ple accounts with the same institution, list each.	your petition	\$1,300.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$
for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable in 16. Cash Examples: Money you have in your wallet, in y No. Yes. Describe 17. Deposits of money Examples: Checking, savings, or other financia and other similar institutions. If you have multiple in No. Yes. Describe Account Type	nterest in any of the following? Four home, in a safe deposit box, and on hand when you file accounts; certificates of deposit; shares in credit unions, be pole accounts with the same institution, list each. Institution name: Chase stocks	your petition	\$1,300.00 Current value of the portion you own? Do not deduct secured claims or exemptions
for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable in the samples: Money you have in your wallet, in you have multiply wallet. 17. Deposits of money Examples: Checking, savings, or other financia and other similar institutions. If you have multiply wallet. No. Wes. Describe Account Type Checking Account Type Checking Account Type Checking Account Wallet, in you wallet,	nterest in any of the following? Four home, in a safe deposit box, and on hand when you file accounts; certificates of deposit; shares in credit unions, be accounts with the same institution, list each. Institution name: Chase stocks with brokerage firms, money market accounts ssuer name:	your petition rokerage houses,	\$1,300.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$
Part 4: Describe Your Financial Assets Do you own or have any legal or equitable in the samples: Money you have in your wallet, in you have multing wallet wall	nterest in any of the following? Four home, in a safe deposit box, and on hand when you file accounts; certificates of deposit; shares in credit unions, be ple accounts with the same institution, list each. Institution name: Chase stocks with brokerage firms, money market accounts	your petition rokerage houses,	\$1,300.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$

Filed 02/23/16 Entered 02/23/16 14:46:47

Document Page 12 of a lumber (if known) Case 16-05920 Doc 1 Joseph Debtor 1

Desc Main

20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Yes. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Yes. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits: unpaid loans you made to someone else No. Yes. Describe..... 0.00 Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Document Page 13 of the following property of the property of the

31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes Describe..... Term life insurance with employer 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$100.00 for Part 4. Write that number here ---> Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Describe..... Yes. 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Describe..... Yes. 0.00 43. Customer lists, mailing lists, or other compilations Nο Describe..... Yes.

0.00

Desc Main

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Page 14 of the Indian Page 14 of the In

44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
Yes. Describe	\$ 0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	s 0.00
48. Crops—either growing or harvested No.	
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	
Yes. Describe	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	\$ <u>0.0</u> 0
51. Any farm- and commercial fishing-related property you did not already list No.	
Yes. Describe	\$0 <u>.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.	
Yes. Describe	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Debtor 1 Joseph Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Page 15 of the Number (if known)

List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 1,300.00 57. Part 3: Total personal and household items, line 15 \$ 100.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 1,400.00 \$ 1,400.00 62. Total personal property. Add lines 56 through 61. 63. Toal of all property on Schedule A/B. Add line 55 + line 62 \$1,400.00

Official Form 106A/B Record # 700595 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:					
Debtor 1	Joseph	Trinity	Medina		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	ILLINOIS(State)		
Case Number			_		
(If known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	:					
1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.				
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)				
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)					
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.				
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief	Furniture, linens, small appliances, table & chairs, bedroom set	\$ 700	П\$	735 ILCS 5/12-1001(b) - \$700.00			
description:	table & Chairs, bedroom set	\$_700					
Line from	06		100% of fair market value, up to				
Schedule A/B:			any applicable statutory limit				
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ 500	\(\sigma\) \$	735 ILCS 5/12-1001(b) - \$500.00			
docomption.		Ψ	_				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit				
	Franklin slatter also		any apphoasie statutory mini	735 ILCS 5/12-1001(a),(e) - \$100.00			
Brief description:	Everyday clothes, shoes	\$ <u>100</u>	\$	733 1203 3/12-100 1(a),(e) - \$100.00			
Line from			1 400% of followed by the land to				
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit				
3. Are you claiming	g a homestead exemption of more	than \$155,675?					
_	(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .)						
■ No.							
Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?							
Yes.							
	700505						
Official Form 106C	Record # 700595	Schedule C: T	he Property You Claim as Exempt	Page 1 of 1			

F	ill in this in	Caso 16 formation to ident		Filad 02/22/16	Entered 0 7 of		:46:47	Desc Main	
	Debtor 1	Joseph First Name	Trinity Middle Name	Medina Last Name	-				
l	Debtor 2 Spouse, if filing)		Middle Name	Last Name	-				
	United States Case Number (If known)		the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)				Check if this	
		orm 106D D: Credito	rs Who Have Claim	s Secured by	Property				12/15
infor addi	mation. If r tional page	nore space is need s, write your name	ossible. If two married people ded, copy the Additional Page e and case number (if known). secured by your property?	, fill it out, number the				ny	
	No. Ch		ubmit this form to the court with	your other schedules. Y	ou have nothing e	se to report on this	s form.		
P	Part 1:	List All Secured Cla	ims						
2.	for each cl	aim. If more than o	creditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	im, list the other creditor	rs in Part 2.	Do no	nn A unt of claim t deduct the of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

Official Form 106D

Fill	in thi	Caco 16 050 s information to identify yo		Filod 02/22/16	Entered 02/ 8 of 6		Desc Mair	1
		Joseph	Trinity	Medina				
De	btor 1	First Name	Middle Name	Last Name				
De	btor 2							
(Spi	ouse, if fili	ing) First Name	Middle Name	Last Name				
Un	ited St	ates Bankruptcy Court for the : _	NORTHERN District	of ILLINOIS				
				(State)			□ Check	if this is an
	se Nur known)	nber					amende	
⊃tt:	اماما	Form 106E/E					amona	ou iiiiig
וווע	<u>ciai</u>	Form 106E/F						40/4-
<u>ich</u>	<u>edu</u>	le E/F: Creditors	Who Have U	nsecured Claims				12/15
redite eede op of	ors wi d, cop	th partially secured claims	that are listed in Sche ut, number the entrie name and case numb	ecutory Contracts and Unexpedule D: Creditors Who Have is in the boxes on the left. Atter (if known).	Claims Secured by	y Property. If more space is	5	
1 D	o anv	creditors have priority unse	ecured claims against	t vou?				
Б	_	Go to Part 2.	ooaroa olamio agamo	. you.				
	Yes	-	claime If a creditor ha	s more than one priority unsec	cured claim list the	creditor senarately for each	claim For	
				has both priority and nonprior		• •		
		- ·		n alphabetical order according		<u>-</u>	•	
			-	If more than one creditor hold ons for this form in the instruct	•	list the other creditors in Pa	п 3.	
		, p. 11.	,		· · · · · · · · · · · · · · · · · · ·	Total claim	Priority	Nonpriority
	1 ipe	Priority Dobt				* 830.00	amount	amount
2.1		Priority Debt tor's Name	Last	t 4 digits of account number _		\$ <u>820.00</u>	<u>\$ 820.00</u>	\$ 0.00
		Box 7346	Whe	en was the debt incurred?	2015			
	Num	ber Street						
			As o	of the date you file, the claim is	: Check all that apply.			
	Phil	adelphia PA	19101	Contingent				
	City	<u>'</u>	Zip Code	Jnliquidated				
1		wes the debt? Check one.	П	Disputed				
	=	otor 1 only	-	- CRRIORITY				
	=	otor 2 only		e of PRIORITY unsecured clain Domestic support obligations	1:			
	=	otor 1 and Debtor 2 only east one of the debtors and anot	=	Faxes and certain other debts you	owe the government			
	=	eck if this claim relates to a		2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	3 g			
		mmunity debt		Claims for death or personal injury	while you were			
		claim subject to offest?	i	ntoxicated				
	No 			Other. Specify				
	Yes	3						

Debtor 1 Joseph Trinity Document Page 19 of 61 Case Number (if known)

First Name Middle Name Last Name

Part 1: Your PRIORITY Unsecured Claims - Continuation Page

isting any entries on this page, number them I	beginning with 2.3, followed by 2.4, and	d so forth.	Total claim	Priority amount	Nonpriori amount
IRS Priority Debt	Last 4 digits of account number		\$ 900.00	\$ <u>900.00</u>	\$ <u>0.00</u>
Creditor's Name PO Box 7346 Number Street	When was the debt incurred?	2008			
Number Street	As of the date you file, the claim is:	Check all that apply.			
Philadelphia PA 19101	Contingent				
City State Zip Code	Unliquidated				
Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of PRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Domestic support obligations				
At least one of the debtors and another	Taxes and certain other debts you ov	we the government			
Check if this claim relates to a community debt	Claims for death or personal injury w	hile you were			
s the claim subject to offest? No	intoxicated				
Yes	Other. Specify				
IRS Priority Debt	Last 4 digits of account number		\$ 1,000.00	\$ 1,000.00	\$ 0.00
Creditor's Name			•		
PO Box 7346	When was the debt incurred?	2014			
Number Street					
	As of the date you file, the claim is:	Check all that apply.			
	Contingent	oncon an inal apply.			
Philadelphia PA 19101	Unliquidated				
City State Zip Code	Disputed				
/ho owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of PRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Domestic support obligations				
At least one of the debtors and another	Taxes and certain other debts you over	we the government			
Check if this claim relates to a community debt	Claims for death or personal injury w	hile you were			
the claim subject to offest?	intoxicated				
No	Other. Specify				
Yes IRS Priority Debt	Last 4 digits of account number		\$_1,050.00	\$ 1,050.00	\$ 0.00
Creditor's Name					
PO Box 7346	When was the debt incurred?	2010			
Number Street					
	As of the date you file, the claim is:	Check all that apply.			
	Contingent				
Philadelphia PA 19101	Unliquidated				
City State Zip Code Vho owes the debt? Check one.	Disputed				
Debtor 1 only					
╡ ′	Town of BRIGRITY was a sound of all-				
Debtor 2 only	Type of PRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Domestic support obligations Taxes and certain other debts you on	up the government			
At least one of the debtors and another	Taxes and certain other debts you ov	we trie government			
Check if this claim relates to a community debt	Claims for death or personal injury w	hile you were			
the claim subject to offest?	intoxicated				
No	Other. Specify				
No Yes	_				

Debtor 1 Joseph Trinity Document Page 20 of 61 Case Number (if known)

First Name Middle Name Last Name

Your PRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 2.3, followed by 2.4, an	d so forth.	Total claim	Priority amount	Nonpriority amount
2.5	IRS Priority Debt	Last 4 digits of account number		\$ 1,250.00	\$ <u>1,250.00</u>	\$ <u>0.00</u>
	Creditor's Name		2000			
	PO Box 7346	When was the debt incurred?	2009			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Philadelphia PA 19101	Unliquidated				
,	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	_				
	Debtor 2 only	Type of PRIORITY unsecured claim				
	Debtor 1 and Debtor 2 only	Domestic support obligations	•			
	At least one of the debtors and another	Taxes and certain other debts you of	owe the government			
		Taxes and certain other debts you c	owe the government			
	Check if this claim relates to a community debt	Claims for death or personal injury	while you were			
	Is the claim subject to offest?	intoxicated	write you were			
	No	Other. Specify				
	Yes					
2.6	IRS Priority Debt	Last 4 digits of account number		\$ _1,500.00	\$ 1,500.00	\$ <u>0.00</u>
	Creditor's Name		0044			
	PO Box 7346	When was the debt incurred?	2011			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Philadelphia PA 19101	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	ш .				
	Debtor 2 only	Type of PRIORITY upgeoused claim				
		Type of PRIORITY unsecured claim Domestic support obligations	:			
	Debtor 1 and Debtor 2 only	Taxes and certain other debts you of	owe the government			
	At least one of the debtors and another	Taxes and certain other debts you o	owe the government			
	Check if this claim relates to a community debt	Claims for death or personal injury	while you were			
	Is the claim subject to offest?	intoxicated	write you were			
	No	Other. Specify				
	Yes	Guier. Opedity				
2.7	IRS Priority Debt	Last 4 digits of account number		\$_2,100.00	\$ 2,100.00	\$ <u>0.00</u>
	Creditor's Name		2042			
	PO Box 7346	When was the debt incurred?	2012			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Philadelphia PA 19101	Unliquidated				
,	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim				
	Debtor 1 and Debtor 2 only	Domestic support obligations				
	At least one of the debtors and another	Taxes and certain other debts you of	owe the government			
		Taxes and certain other debts you to	one are government			
	Check if this claim relates to a community debt	Claims for death or personal injury	while you were			
	Is the claim subject to offest?	intoxicated	, , , , , , , , , , , , , , , ,			
	No	Other. Specify				
	Yes					

Debtor 1	Joseph Trin	_{ty} Decliment	Page 21 of 61 Case Number (if	known)		_
	First Name Middle					
Part	Your PRIORITY Unsecured Cla	ims - Continuation Page				
After lis	sting any entries on this page, num	ber them beginning with 2.3, followed by 2.4,	and so forth.	Total claim	Priority amount	Nonpriority amount
2.8	IRS Priority Debt	Last 4 digits of account number		\$_2,500.00	\$ <u>2,500.00</u>	\$ <u>0.00</u>
	Creditor's Name PO Box 7346 Number Street	When was the debt incurred?	2013			
_	City State Z //ho owes the debt? Check one.	As of the date you file, the claim Contingent Unliquidated Disputed	is: Check all that apply.			
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of PRIORITY unsecured cla Domestic support obligations Taxes and certain other debts you				
Is	Check if this claim relates to a community debt the claim subject to offest? No Yes	Claims for death or personal inju intoxicated Other. Specify				
Part	List All of Your NONPRIORITY	/ Unsecured Claims				
3. Do	any creditors have nonpriority uns	ecured claims against you?				
		nis part. Submit this form to the court with your	r other schedules.			
no	npriority unsecured claim, list the cre	claims in the alphabetical order of the credite ditor separately for each claim. For each claim ditor holds a particular claim, list the other credi Part 2.	listed, identify what type of clair	m it is. Do not list claims	already	
4.1	Atlantic Credit & Finance, Inc	Last 4 digits of account number				Total claim \$ 3,861.00
	PO Box 13386 Number Street	When was the debt incurred?				
, w	City State Z //ho owes the debt? Check one.	As of the date you file, the claim Contingent Unliquidated Disputed	is: Check all that apply.			
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of NONPRIORITY unsecure Student loans Obligations arising out of a separ	ration agreement or divorce			
Is	Check if this claim relates to a community debt sthe claim subject to offest?	that you did not report as priority Debts to pension or profit-sharing				
_	No	Other. Specify Debt Owed				

Case 16-05920 Doc 1 Page 22 of 61 Case Number (if known) Decument Joseph Trinity Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2	Automotive Credit CORP	Last 4 digits of account number8301	\$ <u>6,780.00</u>
	Creditor's Name	2014 10 20	
	26261 Evergreen Rd Ste 3	When was the debt incurred? 2014-10-20	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Southfield MI 48076	Unliquidated	
Ι.	City State Zip Code	Disputed	
ľ	Who owes the debt? Check one.	□	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □ .	
	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
li	No	=	
	Yes	Other. Specify	
4.3	Comcast	Last 4 digits of account number 1911	\$ 329.00
4.3	Creditor's Name		•
	800 Sw 39Th St	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file the claim in Charle all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Renton WA 98057	Contingent	
	City State Zip Code	Unliquidated	
\ <u>\</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		A 250 00
4.4	Commonwealth Edison	Last 4 digits of account number	\$ <u>250.00</u>
	Creditor's Name 3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
	Humber Subst		
		As of the date you file, the claim is: Check all that apply.	
	Oakbrook Terrace IL 60181	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1 1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	• /	

Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Case 16-05920 Page 23 of 61 Case Number (if known) Decument Joseph Trinity Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.5 Credit ONE BANK NA \$ 0.00 Last 4 digits of account number

7.0		
Creditor's Name	When was the debt incurred? 2014-2015	
Po Box 98875	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Las Vegas NV 89193	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	Officer: Specify	
First Dramier DANI/	Last 4 digits of account number NULL	\$ 461.00
4.6 Creditor's Name	Last 4 digits of account number	¥ <u></u>
601 S Minnesota Ave	When was the debt incurred? 2010-2015	
	Then was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57104		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.7 First Premier BANK	Last 4 digits of account number NULL	\$ <u>565.00</u>
Creditor's Name	<u> </u>	
601 S Minnesota Ave	When was the debt incurred? 2013-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57104	Unliquidated	
City State Zip Code	☐ Disputed	
Who owes the debt? Check one.	Бюриси	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt		
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
_	Over the Overdoor Over the Union	
No	Other. Specify Credit Card or Credit Use	
Yes		

Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Case 16-05920 Page 24 of 61 Case Number (if known) Document Joseph Trinity Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.8	Great Plains Lending	Last 4 digits of account number	\$ <u>300.00</u>
	Creditor's Name		
	PO Box 42906	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Philadelphia PA 19101	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No T.	Other. Specify PayDay Loan	
	Yes Illinois State Toll Hwy Auth	Los de divito et economico comban	\$ 1,291.00
4.9	Creditor's Name	Last 4 digits of account number	φ 1,201.00
	2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove IL 60515-1703	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ļį	s the claim subject to offest?		
	No	Other. Specify Fines	
	Yes		
4.10	Metabank	Last 4 digits of account number 6749	<u>\$ 170.00</u>
	Creditor's Name	2012 2012	
	2365 Northside Dr Ste 30	When was the debt incurred? 2013-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
l ì			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
1	No	Out of our Linknown Credit Extension	
	Yes	Other. Specify Unknown Credit Extension	
	100		

Official Form 106E/F

Page 25 of 61 Case Number (if known) Document Joseph Trinity Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Northern Plains Funding, LLC	Last 4 digits of account number	\$ 300.00
	Creditor's Name PO Box 516	When was the debt incurred?	
	Number Street		
		As of the data yeur file the alaim in Charle all that analy	
		As of the date you file, the claim is: Check all that apply.	
	Hays MT 59527	☐ Contingent	
	City State Zip Code	☐ Unliquidated	
Y	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Other. Specify PayDay Loan	
[Yes	Other. Specify FayDay Loan	
4.12	Opportunity Financial	Last 4 digits of account number	\$ 65.00
	Creditor's Name	·	
	11 E. Adams St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60603	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
Ì	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	social to position of profit straining plane, and out of outlined about	
	No	Other. Specify PayDay Loan	
	Yes		
4.13	Speedy Cash	Last 4 digits of account number	\$ <u>700.00</u>
	Creditor's Name		
	8400 E. 32nd Street N	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Dal Aire 160 - 07000	Contingent	
	Bel Aire KS 67226	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		

Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Case 16-05920 Page 26 of 61 Case Number (if known) Document Joseph Trinity Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Springleaf Financial S **\$** 3.284.00

4.14 Opringical Financial C	Last 4 digits of account number	\$ <u>0,204.00</u>
Creditor's Name		
601 Nw 2Nd St	When was the debt incurred? 2014-2015	
Number Street		
Trained.		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Evansville IN 47708		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debter 1 only		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	— • • • • • • • • • • • • • • • • • • •	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Personal Loan	
Yes	•	
4.15 Syncb/CARE CREDIT	Last 4 digits of account number NULL	\$ 0.00
Creditor's Name		
950 Forrer Blvd	When was the debt incurred? 2014-2015	
	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Kettering OH 45420	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Opcomy	
Tanahila	Last 4 digits of account number 3609	\$ 99.00
4.10	Last 7 digits of account number	Ψ_00.00
Creditor's Name	When was the debt incurred? 2014-2014	
8014 Bayberry Rd	when was the debt incurred?	
Number Street		
	As of the date you file the claim is. Check all that apply	
	As of the date you file, the claim is: Check all that apply.	
lacksonville El 20050	Contingent	
Jacksonville FL 32256	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	□	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
 	=	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Out on the Collecting for Creditor	
_	Other. Specify Collecting for Creditor	
Yes		

Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Case 16-05920

Document Joseph Trinity Debtor 1

List Others to Be Notified for a Debt That You Already Listed

Page 27 of 61 Case Number (if known)

Chicago

Official Form 106E/F

City

· · · · · · · · · · · · · · · · · · ·	
Clerk, First Mun Div	On which entry in Part 1 or Part 2 list the original creditor?
Name 50 W. Washington St., Rm. 1001	Line1 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60602	Last 4 digits of account number
City State Zip Code	
Blitt and Gaines, PC	On which entry in Part 1 or Part 2 list the original creditor?
Name 661 Glenn Ave.	Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Wheeling IL 60090	Last 4 digits of account number
City State Zip Code	
Arnold Scott Harris PC	On which entry in Part 1 or Part 2 list the original creditor?
Name 111 W. Jackson Blvd., Ste. 600	Line of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60604	Last 4 digits of account number
City State Zip Code	
Clerk, Fourth Mun Div	On which entry in Part 1 or Part 2 list the original creditor?
Name 1500 Maybrook Dr #236	Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Maywood IL 60153	Last 4 digits of account number
City State Zip Code	
Mauer Law PC	On which entry in Part 1 or Part 2 list the original creditor?
Name 123 W. Madison St. # 1500	Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims

60602

IL

State Zip Code

Last 4 digits of account number _____

Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Case 16-05920 Page 28 of 61 Case Number (if known)

Joseph Debtor 1

Trinity

Document

Add the Amounts for Each Type of Unsecured Claim

	nounts of certain types of unsecured claims. This information is ounts for each type of unsecured claim.	.c. swaonou i	
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$11,120.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$11,120.00
			Total claim
Fotal claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$18,455.00
	6j. Total. Add lines 6f through 6i.	6j.	\$18,455.00

		Caso 16	05020 Doc 1 1	Filad 02/22/16	Entor	ed 02/23/16 14	4·46·47	Desc Main	
Fi	ll in this in	formation to iden				9 of 61	10. 11	Dood Main	
D	ebtor 1	Joseph	Trinity	Medina	-				
П	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>					
	ase Number			(State)				Check if this is amended filing	
Off	icial F	orm 106G				•			,
			ory Contracts and	Unexpired Lea	ses				12/1
Be as	complete	and accurate as	possible. If two married people ded, copy the additional page	e are filing together, bot	h are equal	ly responsible for supp attach it to this page. C	lying correct on the top of a	nv	
addit	ional page:	s, write your nam	e and case number (if known).	•	,	anne page		,	
1. [_	-	contracts or unexpired leases		· · · · · · · · · · · · · · · · · · ·		:- f		
• [_		submit this form to the court with nation below even if the contract						
	→ 165.1111	i iii aii oi tile iiiioiii	nation below even it the contrac	its of leases are listed in	Scriedule P	v.b. Property (Official Fo	IIII 100A/B)		
			or company with whom you ha						
	xample, re inexpired le		cell phone). See the instruction	ns for this form in the inst	ruction bool	det for more examples o	of executory co	ontracts and	
	Person or	company with wi	nom you have the contract or	ease		State what the co	ontract or lease	e is for	
	1		•						
2.1	Name				-				
					_				
	Number	Street							
	City		State Zip	Code	_				
2.2					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
2.3]								
2.0	Name				_				
		Oht			_				
	Number	Street							
	City		State Zip	Code	_				
2.4									
	Name				_				
	Number	Street			_				
					_				
	City		State Zip	Code					
2.5					_				
	Name				_				
	Number	Street							

State Zip Code

City

Fill in this in	formation to iden	tify your case:	
Debtor 1	Joseph	Trinity	Medina
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name ar	nd case number (if known). Answ	er every question.	
1. D	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)
	No.			
	Yes			
	lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N		• ,	unity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spo	use, or legal equivalent live with yo	ou at the time?	
		e or territory did you live?	Fill ir	n the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	it Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
_	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

Entered 02/23/16 14:46:47 Desc Main Case 16-05920 Doc 1 Filed 02/23/16 Page 31 of 61

			777731111311	1111 OI OI
Fill in this ir	formation to ident	tify your case:		
Debtor 1	Joseph	Trinity	Medina	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Case Numbe		the : NORTHERN DISTRICT O	F ILLINOIS	Check if this is:
(If known)			_	An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date
fficial E	orm 106I			

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Warehouse Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name	Skokie Valley Bev	erage Co.	
		Employers address	199 Shepard Ave.		
			Wheeling, IL 6009	0	3
		How long employed there?			
Pa	rt 2: Give Details About Month	ly Income			
	spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you have more than one employer, combined, attach a separate sheet to this f	ine the information for a		·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be			\$4,033.25	\$0.00
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,033.25	\$0.00

Official Form 106I Record # 700595 Schedule I: Your Income Page 1 of 2

Document Trinity Joseph Debtor 1 Case Number (if known) First Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	y line 4 here	4.	\$4,033.25		\$0.00		
5. L		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a.	\$845.95		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c. 	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e. 	\$54.17		\$0.00		
		Omestic support obligations	5f. —	\$0.00		\$0.00		
	-	Inion dues	5g. 	\$0.00		\$0.00		
		Other deductions. Specify:	5h. 	\$0.00		\$0.00		
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$900.12		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,133.13		\$0.00		
8. Li	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. 	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,133.13 +		\$0.00 =		\$3,133.13
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	+0,100110	<u> </u>	40.00		ψο, του. το
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are relatify:	our dependent not available to	,			11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	oppli		12.	\$3,133.13
13.		e that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Ce</i> ou expect an increase or decrease within the year after you file this form		s anu neialeu Data, lī lī	applies		' '	ψυ, 1υυ. 1υ
13.	x I							

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Page 33 of 61 Document Fill in this information to identify your case: Trinity Medina Check if this is: Joseph Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 First Name (Spouse, if filing) Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every **Describe Your Household** 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? X No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for Х No Debtor 2. each dependent..... es/ Do not state the dependents' names Χ No Χ No Yes Χ No Yes Х No Do your expenses include No expenses of people other than

yourself and your dependents?

Debtor 1

Debtor 2

(If known)

question.

Part 1:

Part 2: **Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Schedule J: Your Expenses

of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) The rental or home ownership expenses for your residence. Include first mortgage payments and

Include expenses paid for with non-cash government assistance if you know the value

\$600.00

Your expenses

any rent for the ground or lot.

If not included in line 4:

- Real estate taxes 4a.
- Property, homeowner's, or renter's insurance
- Homeowner's association or condominium dues

4c.

4d.

700595

Home maintenance, repair, and upkeep expenses

\$0.00

\$0.00

\$25.00

\$0.00

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 34 of 61

Case Number (if known) _

Page 2 of 3

Trinity Joseph Debtor 1 First Name Middle Name Last Name

	The state of the s		Your expenses
			. our experience
5. Addi	itional Mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilit	ties:		
6a.	Electricity, heat, natural gas	6a.	\$300.00
6b.	Water, sewer, garbage collection	6b.	\$0.00
6c.	Telephone, cell phone, internet, satellite, and cable service	6c.	\$325.00
6d.	Other. Specify:	6d.	\$ 0.00
7. Foo	d and housekeeping supplies	7.	\$450.00
8. Chile	dcare and children's education costs	8.	\$0.00
9. Clot	hing, laundry, and dry cleaning	9.	\$105.00
10. Pers	sonal care products and services	10.	\$45.00
11. Med	lical and dental expenses	11.	\$125.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	\$315.00
Do n	not include car payments.		
13. Ente	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Chai	ritable contributions and religious donations	14.	\$20.00
	rrance.		
Do n	not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a.	\$0.00
15b.	Health insurance	15b.	\$0.00
15c.	Vehicle insurance	15c.	\$75.00
15d.	Other insurance. Specify:	15d.	\$0.00
16. Tax e	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Spec	cify:	16.	\$0.00
17. Insta	allment or lease payments:		
17a.	Car payments for Vehicle 1	17a.	\$265.00
17b.	Car payments for Vehicle 2	17b.	\$0.00
17c.	Other. Specify:	17c.	\$0.00
17d.	Other. Specify:	17d.	\$0.00
	r payments of alimony, maintenance, and support that you did not report as deducted		
from	n your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19. Othe	er payments you make to support others who do not live with you.		
Spec	cify:	19.	\$0.00
	er real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a.	Mortgages on other property	20a.	\$ 0.00
	Real estate taxes	20b.	\$ 0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$ 0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
	Homeowner's association or condominium dues	20e.	\$ 0.00

Official Form 106J Record # 700595 Schedule J: Your Expenses Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 35 of 61 Case Number (if known)

Deptor	1 00000	11 11111ty	Wicdina	Case Number (if known)		
	First Nan	ne Middle Name	Last Name			
21.	Other. S	pecify:Postage/Bank Fees (\$15.00),			21.	\$15.00
22	Your mor	nthly expense: Add lines 4 through 21.			22.	\$2,665.00
	The resul	t is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$3,133.13
	23b.	Copy your monthly expenses from line 2	2 above.		23b. -	\$2,665.00
	23c.	Subtract your monthly expenses from yo	ur monthly income.		23c.	\$468.13
		The result is your monthly net income.				
	_					
24.	=	xpect an increase or decrease in your ex	·			
		ple, do you expect to finish paying for your payment to increase or decrease because				
	X No	payment to increase of decrease because	or a modification to the terms of	r your mortgage:		
	\mathbf{H}					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 700595
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Joseph	Trinity	Medina		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number (If known)	-				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
No					
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Under negalty of perjury I declare that I have read	the summary and schedules filed with this declaration and that they are true and				
correct.	and dammary and derivative med wan and addition and that they are that and				
★ /s/ Joseph Trinity Medina	x				
Signature of Debtor 1	Signature of Debtor 2				
Date_01/26/2016	Date				
MM / DD / YYYY	MM / DD / YYYY				

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 37 of 61

Fill in this in	formation to ider		
Debtor 1	Joseph First Name	Trinity Middle Name	Medina Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	<u> </u>
Case Number (If known)			(State)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

illibei (ili known). Aliswer every question.			
Part 1	Give Details About Your Marital Status and W	here You Lived Before		
	at is your current marital status?			
	Married			
	Not married			
o B			0	
	ing the last 3 years, have you lived anywhere ot	ther than where you live no	w?	
	າາວ. Yes. List all of the places you lived in the last 3 ye	ars. Do not include where	ou live now.	
	,			
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
			Same as Debtor 1	Same as Debtor
	1501 Clarence Ave	FROM 06/2008		
	Berwyn IL 60402-1322	To 11/2014		
and	perty states and territories include Arizona, Cali I Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Code Explain the Sources of Your Income			, .

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 38 of 61

Debtor 1 Joseph Trinity Medina Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$5,400 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$50,087 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$50,878 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 39 of 61

Debtor 1	Joseph	Trinity	Medina	ago co o.	Case Number (if known)		_
	First Name	Middle Name	Last Name				
06 Ar	e either Debtor 1's o	or Debtor 2's debts primaril	y consumer debts?				
	No Neither Debto	r 1 nor Debtor 2 has primar	rily consumer debts. Cor	nsumer debts are defir	ned in 11 U.S.C. § 101(8);	as	
	•	n individual primarily for a pe	-			20	
	•	days before you filed for bar	•		25* or more?		
	_						
	☐ No. Go to	line 7.					
	Yes. List t	pelow each creditor to whom	you paid a total of \$6,22	5* or more in one or m	nore payments and the		
	total amou	int you paid that creditor. Do	o not include payments fo	or domestic support ob	ligations, such as		
	child supp	ort and alimony. Also, do no	ot include payments to an	attorney for this bankı	ruptcy case.		
	* Subject to adjustr	ment on 4/01/16 and every 3	3 years after that for case	s filed on or after the d	ate of adjustment.		
	Yes. Debtor 1 or I	Debtor 2 or both have prima	arily consumer debts.				
	During the 90	days before you filed for ba	ankruptcy, did you pay an	y creditor a total of \$6	00 or more?		
	No. Go to	line 7.					
	☐ Yes. List t	pelow each creditor to whom	you paid a total of \$600	or more and the total a	amount you paid that		
		o not include payments for					
		Also, do not include payment		•	•		
			Dates of	Total amount paid	Amount you still	owe Was this payment for	·
			payments				
		u filed for bankruptcy, did yo					
	-	latives; any general partners ou are an officer, director, pe				· ·	
ag		a business you operate as			•	, , ,	
	No.	,					
_	Yes. List all paymer	nts to an insider					
	Tes. List all paymen	no to an insider.	Dates of	Total amount	Amount you still	Reason for this payment	
			payment	paid	owe		
08 Wi	ithin 1 year before yo	u filed for bankruptcy, did yo	ou make any naymente o	r transfer any property	on account of a debt that	hanafitad	
	insider?	u ilieu ioi balikiupicy, ulu yc	ou make any payments of	transier any property	on account of a dept that	benenied	
Inc	clude payments on de	ebts guaranteed or cosigned	d by an insider.				
	No.						
	Yes. List all payme	nts to an insider.					
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name	
			payment	paid	OWE	include creditor 3 name	
Part		actions, Repossessions, and					
Lis		u filed for bankruptcy, were cluding personal injury case ract disputes.			-	ort or custody	
Г	No.	·					
	Yes. Fill in the deta	ils.					
			Nature of the case	Court or	agency	Status of the cas	e
	Atlantic Credit & F	inance Special	Collection	Circuit C	ourt of Cook County, First	t Pending	
	Finance Unit Llc V	'S Joseph Medina		Municipa	al District	On appeal	
	CASE NUMBER#	15M1124717				Concluded	

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 40 of 61

Debto	r 1 Joseph	Trinity	Medina	Case Number (if kno	wn)	
	First Name	Middle Name	Last Name			
10	Within 1 year before you Check all that apply and	• •	ny of your property repossessed, for	reclosed, garnished, attached, se	ized, or levied?	
	No. Go to line 11					
	Yes. Fill in the inform	mation below.				
11	or refuse to make a pay	you filed for bankruptcy, dio yment because you owed a	d any creditor, including a bank or debt?	financial institution, set off any	amounts from y	our accounts
	No. Go to line 11					
	Yes. Fill in the inform	nation below.				
	court-appointed receive	u filed for bankruptcy, was er, a custodian, or another o	any of your property in the posse official?	ssion of an assignee for the be	nefit of creditors,	a
	No. Yes.					
Pa	List Certain Gif	ts and Contributions				
13	_	ou filed for bankruptcy, did	you give any gifts with a total val	ue of more than \$600 per perso	n?	
	No.					
1,1	Yes. Fill in the detail				¢000 to	
14	_	ou filed for bankruptcy, did	you give any gifts or contribution	is with a total value of more tha	n \$600 to any cha	arity?
	No.					
	Yes. Fill in the detail	is for each gift.				
Pa	List Certain Los	sses				
	Within 1 year before yo gambling?	ou filed for bankruptcy or si	nce you filed for bankruptcy, did y	ou lose anything because of th	eft, fire, other dis	aster, or
	No.					
	Yes. Fill in the detail	ls for each gift.				
Pa	List Certain Pa	yments or Transfers				
16	about seeking bankrup	tcy or preparing a bankrup	you or anyone else acting on your tcy petition? ers, or credit counseling agencies			ou consulted
	☐ No.					
	Yes. Fill in the detail	ls				
	Party Contact Info		Description and value of any p	property transferred	Date payment or transfer	Amount of payment
	Geraci Law L.L.C.					Payment/Value:
	55 E. Monroe Stre	et #3400				\$4,000.00: \$50.00
	Chicago,IL 60603					paid prior to filing, balance to be paid
	Officago,iE 00000					through the plan.

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 41 of 61 Joseph Trinity Medina Case Number (if known) Debtor 1 First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still **Identify Property You Hold or Control for Someone Else**

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 42 of 61

Debtor	1	Joseph	Trinity	Medina	Case Number (if known)	
		First Name	Middle Name	Last Name		
	-	you hold or control any pro someone.	operty that so	omeone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust
	<u> </u>	No.				
	□,	Yes. Fill in the details.		Where is the property?	Describe the property	Value
				where is the property:	Describe the property	value
Pai	rt 10	Give Details About Env	ironmental Inf	ormation		
For t	he p	purpose of Part 10, the foll	owing definit	ions apply:		
h	aza	rdous or toxic substances	, wastes, or r	, or local statute or regulation concerning naterial into the air, land, soil, surface wa y the cleanup of these substances, waste	ter, groundwater, or other medium,	
		means any location, facilit used to own, operate, or u		·	, whether you now own, operate, or utilize	;
		-	_	ironmental law defines as a hazardous wa ontaminant, or similar term.	aste, hazardous substance, toxic	
Repo	ort a	all notices, releases, and p	roceedings th	nat you know about, regardless of when t	hey occurred.	
24	Has	any governmental unit no	tified you tha	t you may be liable or potentially liable u	nder or in violation of an environmental la	w?
	_	No.				
	□,	Yes. Fill in the details.		Governmental unit	Environmental law, if you know it	Date of notice
				Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any governr	mental unit of	fany release of hazardous material?		
	=	No.				
	Ш,	Yes. Fill in the details.		Governmental unit	Environmental law, if you know it	Date of notice
00						
26	_		udicial or adi	ministrative proceeding under any enviro	nmental law? Include settlements and orc	iers.
	_	No. Yes. Fill in the details.				
	_			Court or agency	Nature of the case	Status of the case
		a :				
	t 11			Connections to Any Business		
27	With	_			of the following connections to any busin	ess?
		= ::		n a trade, profession, or other activity, eit any (LLC) or limited liability partnership (•	
		A partner in a partnersi	-	any (229) or minica hability partitership (()	
		An officer, director, or	=	ecutive of a corporation		
		_		g or equity securities of a corporation		
		No. None of the above appl	ies. Go to Pa	ırt 12.		
	_	* *		the details below for each business.		
		nin 2 years before you filed itutions, creditors, or othe	-	tcy, did you give a financial statement to	anyone about your business? Include all	financial
	1	No.				
	□,	Yes. Fill in the details.				
				Date issued		

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 43 of 61

 tor 1
 Joseph
 Trinity
 Medina

 First Name
 Middle Name
 Last Name

Medina Case Number (if known)

answers are true and correct. I understand that making	al Affairs and any attachments, and I declare under penalty of perjury that the ng a false statement, concealing property, or obtaining money or property by fraud nes up to \$250,000, or imprisonment for up to 20 years, or both.
✗ /s/ Joseph Trinity Medina	x
Signature of Debtor 1	Signature of Debtor 2
Date 01/26/2016 MM / DD / YYYY	Date MM / DD / YYYY Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
_	
■ No	
Yes	
Did you pay or agree to pay someone who is not an a	ttorney to help you fill out bankruptcy forms?
■ No □ Yes. Name of person	Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

Part 12:

Sign Below

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Page 44 of 61 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re					
Joseph	Trinity 1	Medina / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE OF COM	IPENSATION OF ATTORN	EY FOR DEI	BTOR
compen	nsation pa	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) aid to me within one year before the filing of the rendered on behalf of the debtor(s) in contem	e petition in bankruptcy, or ag	greed to be pai	d to me, for services
Fo	or legal s	ervices, I have agreed to accept	\$4,000.00		
Pı	rior to the	e filing of this statement I have received	\$50.00		
В	alance D	ue	\$3,950.00		
2. Th	ne source	of the compensation paid to me was:			
	Debt	or(s) Other: (specify			
3. Th	ne source	of compensation to be paid to me is:			
	Deb	otor(s) Other: (specify			
4. of my 1	I have aw firm.	not agreed to share the above-disclosed compe	ensation with any other person	unless they a	re members and associates
	☐ I have	agreed to share the above-disclosed compensa	tion with a other person or per	rsons who are	not members or associates
	return fo se, includ	or the above-disclosed fee, I have agreed to rend ding:	ler legal service for all aspects	s of the bankru	ptcy
a. bankrup	-	sis of the debtor's financial situation, and rende	ering advice to the debtor in d	etermining wh	ether to file a petition in
b.	Prepar	ration and filing of any petition, schedules, state	ements of affairs and plan whi	ch may be req	uired;
c.	Repres	sentation of the debtor at the meeting of creditor	ors and confirmation hearing,	and any adjour	ned hearings thereof;
6. By	/ agreemo	ent with the debtor(s), the above-disclosed fee of	does not include the following	service:	
	-				
		I certify that the foregoing is a complete s payment to	ERTIFICATION tatement of any agreement or	arrangement f	or
		me for representation of the debtor(s) in this b			
			s/ Wylie W Mok		
		Date	Signature of Attorney		
		_	Geraci Law L.L.C.		

Page 1 of 1 700595 Record #

Name of law firm

Case 16-05920 Doc 1 Filed **Gerasi Law InterC**d 02/23/16 14:46:47 Desc National Readquarters: 55 E. Monroe Street #3400 Chicago II 60663 of 1666-925-1313 help@geracilaw.com

Date: 1/15/2016

Consultation Attorney: MOK

Record #: 700-595

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures.I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$ 4.00 _per month for _36 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Joseph Mediga (Debtor) X (Joint Debtor)	
Joseph Medi (Debtor) (Joint Debtor)	
, (come sould)	
Attempt (5) the Batte () = 15 - 20/6	
Attorney for the Debtor(s) Representing Geraci Law L.L.C.	

all of the funds into my Chapter 13 plan.

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main

UNITED STATES BANKAUPTE Ý COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Mair 3. Personally review with the debtor or designate configuration of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor in the
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Mair Any portion of the retainer that is move that the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney h	as received,	\$ 50	<u> </u>	
toward the flat fee, leaving a balance due of \$_	3,950	; and \$	310	for expenses
leaving a balance due for the filing fee of \$	0			



Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main 4. In extraordinary circumstances, such as recenteded require trians fearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 52 of 61

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

loseph Trinity Medina / Debtor	Bankruptcy Docket #:

Judge:

VERIFIC	ATION	\triangle E	CDEDI:		RAAT	TDIV
VERIFIC	AIIUN	UF	CKEDI	IUR	IVIA	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/26/2016 /s/ Joseph Trinity Medina

Joseph Trinity Medina

X Date & Sign

Record # 700595 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 700595 B 201A (Form 201A) (11/11) Page 1 of 2

Form B 201A, Notice to Consumer Debtor(s)

In re Joseph Trinity Medina / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/26/2016	isi Joseph Trinity Wedina	
	Joseph Trinity Medina	
Dated: 02/16/2016	/s/ Wylie W Mok	
	Attorney: Wylie W Mok	

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 55 of 61

Debtor	1 Joseph	Trinity	Medina	Case Number (if know	wn)		
260101	First Name	Middle Name	Last Name				
Part	6: Answer These Question	s for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
		No. Go to line 16b. Yes. Go to line 17.					
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
		□No. Go to line 1 □Yes. Go to line					
		16c. State the type of debts you owe that are not consumer debts or business debts.					
17. Are you filing under Chapter 7?		No. I am not filing under Chapter 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
		∏No.					
	administrative expenses are paid that funds will be	Yes.					
	available for distribution to unsecured creditors?						
18.	How many creditors do	1-4 9	□ 1,000-	5,000	25,001-50,000		
	you estimate that you	□ 50-99	5 ,001	10,000	50,001-100,000		
***************************************	owe?	☐ 100-199 ☐ 200-999	□ 10,00°	1-25,000	☐ More than 100,000		
19.	How much do you	\$0-\$50,000	- : :	0,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	—	00,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth?	\$100,001-\$500,000		00,001-\$100 million	\$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	n ∐\$100,i	000,001-\$500 million	☐More than \$50 billion		
20.	How much do you	\$0-\$50,000	\$1,000	0,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100,000	□ \$10,0	00,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$500,000		00,001-\$100 million	\$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	n □\$100,	000,001-\$500 million	☐ More than \$50 billion		
Pai	1.7: Sign Below						
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
***************************************	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
-		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
Signature of Debtor 1					re of Debtor 2		
		Executed on <u>O</u>	/ L2E /2016	Execute	MM / DD / YYYY		

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 56 of 61

Fill in this in	formation to ident	ify your case:	
Debtor 1	Joseph	Trinity	Medina
	First Name	Middle Name	Last Name
Debtor 2			<u></u>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number	·		_
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Under penalty of perjury, I declare that I have read the summar correct.	y and schedules filed with this declaration and that they are true and				
Signature of Debtor 1	Signature of Debtor 2				
Date <u>O/ IQ & /2</u> 016 MM / DD / YYYY	Date				

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 57 of 61

ebtor 1	Joseph	Trinity	Medina	Case Number (if known)		
	First Name	Middle Name	Last Name			
28 Wit	hin 2 years before you titutions, creditors, or	filed for bankruptcy, did other parties.	you give a financial stateme	nt to anyone about your business? Include all financial	***************************************	
	No.					
	Yes. Fill in the details.					
		Date is	aried	1		
Part 12	Sign Below					
in ccc 18 U	Signature of Debtor 1 Date O / 126 /2 MM / DD / YO	uptcy case can result in 9, and 3571.	ines up to \$250,000, or imprise Signature	aling property, or obtaining money or property by fraud sonment for up to 20 years, or both. of Debtor 2		
Did	you attach additional p	pages to Your Statement	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?		
_	No Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
á						

DISCLAIMER Bebrors have ead and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 0 (126 /2016

Joseph Trinity Medina

X Date & Sign

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 59 of 61

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph Trinity Medina / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY, THAT THE FOREGOING IS TRUE AND CORRECT

Dated:0/ 12b 12016

Joseph Trinity Medina

X Date & Sign

Case 16-05920 Doc 1 Filed 02/23/16 Entered 02/23/16 14:46:47 Desc Main Document Page 60 of 61

		<u> </u>			
6. Calculate the median family income that applies to you. Follow	hese steps:				
16a. Fill in the state in which you live.	IL				
16b. Fill in the number of people in your household.	1				
16c. Fill in the median family income for your state and size of hou To find a list of applicable median income amounts, go online instructions for this form. This list may also be available at the	using the link specified in the separate	13. \$49,682.00			
7. How do the lines compare?					
17a. Ine 15b is less than or equal to line 16c. On the top of pa § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of	17a. X ine 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 22C-2).				
17b. ine 15b is more than line 16c. On the top of page 1 of thing 1325(b)(3). Go to Part 3 and fill out Calculation of Dis your current monthly income from line 14 above.	s form, check box 2, Disposable income is determined under posable Income (Official Form 122C-2). On line 39 of that fon	·11 U.S.C. m, copy			
Part S: Calculate Your Commitment Period Under 11 U.S.C. §13	25(b)(4)				
18. Copy your total average monthly income from line 11		\$3,865.33			
 Deduct the marital adjustment if it applies. If you are married, y that calculating the commitment period under 11 U.S.C. § 1325 income, copy the amount from line 13d. If the marital adjustment does not apply, fill in 0 on line 19a. 	our spouse is not filing with you, and you contend (b)(4) allows you to deduct part of your spouse's	<u>\$0.00</u>			
Subtract line 19a from line 18.		\$3,865.33			
20. Calculate your current monthly income for the year. Follow the	se steps:				
20a. Copy line 19b		\$3,865.33			
Multiply by 12 (the number of months in a year).		x 12			
20b. The result is your current monthly income for the year for	his part of the form.	\$46,383.96			
20c. Copy the median family income for your state and size of h	20c. Copy the median family income for your state and size of household from line 16c				
21. How do the lines compare?					
X Line 20b is less than line 20c. Unless otherwise ordered by the 3 years. Go to Part 4.	court, on the top of page 1 of this form, check box 3, The corr	mmitment period is			
Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.					
Part 4: Sign Below					
By signing here, I declare under penalty of perjury that the Joseph Trinity Medina	information on this statement and in any attachments is true a	and correct.			
Date <u>O (1,2 6 /</u> 2016					
If you checked line 17a, do NOT fill out or file Form 122C-	2.				
If you checked 17h, fill out Form 122C-2 and file it with this	s form. On line 39 of that form, copy your current monthly inco	ome from line 14 above.			

Form B 201A, Notice to Consumer Debtor(s)

In re Joseph Trinity Medina / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated <u>21 126 1</u>2016

Joseph Trinity Medin

X Date & Sign

Dated: 1 1/6 /2016

Attorney: Wylie W Mok